

CM/ECF ocnv7f13  
(Rev. 12/19/16)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

In Re: Phillip Bret Campbell  
Debtor(s)

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)  
)  
)  
)

Case No.: 25-11685-SDM  
Chapter: 7  
Judge: Selene D. Maddox

**ORDER CONVERTING A CHAPTER 13 CASE TO A CHAPTER 7 CASE**

IT IS ORDERED that the above captioned bankruptcy case is hereby converted from 11 U.S.C. Chapter 13 to 11 U.S.C. Chapter 7. A master address list (in matrix form) containing the name and address of each unpaid post-petition creditor, together with a separate schedule of unpaid debts incurred post-petition, shall be filed by the debtor(s) within 14 days following the entry of this order; and the debtor(s) shall furnish copies to the Chapter 7 Trustee and the U.S. Trustee. Within the time limits prescribed thereunder, the debtor(s) shall file all statements and schedules required by Fed. R. Bankr. P. 1007 and 1019, if not already filed, and shall furnish copies to the Chapter 7 Trustee and the U.S. Trustee. The Chapter 13 Trustee forthwith shall turn over to the Chapter 7 Trustee all records and property of the estate in the possession or control of the Chapter 13 Trustee, and the Chapter 13 Trustee shall furnish the U.S. Trustee and file with the Clerk of this Court a final report and account within 30 days following the entry of this order.

Dated and Entered: 7/7/25

Selene D. Maddox  
Judge, U.S. Bankruptcy Court

In re:  
Phillip Bret Campbell  
Debtor

Case No. 25-11685-SDM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0537-1  
Date Rcvd: Jul 07, 2025

User: autodocke  
Form ID: ocnv7f13

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Phillip Bret Campbell, 1214 Waverly Ave, Cleveland, MS 38732-4139
tr	+ Locke D. Barkley, 6360 I-55 North, Suite 140, Jackson, MS 39211-2038
cr	Cleveland State Bank, P.O. Box 1000, Cleveland, MS 38732-1000
4552932	+ Cleveland State Bank, PO Box 1000, 110 Commerce Ave, Cleveland, MS 38732-2736
4560553	+ Cleveland State Bank, c/o Arnulfo U. Luciano, Jacks Griffith Luciano, P.A., P.O. Box 1209, Cleveland, MS 38732-1209
4552931	+ Cleveland State Bank, 110 Commerce Ave, Cleveland, MS 38732-2736
4552933	+ Creditors Relief, 333 Sylvan Ave, Suite 105, Englewood Cliffs, NJ 07632-2705
4552934	+ Drbank/upst, P.o. Box 1503, San Carlos, CA 94070-7503
4552935	++ ECSI FEDERAL PERKINS LOAN SERVICER, ATTN DEPARTMENT OF EDUCATION, 1200 CHERRINGTON PARKWAY, SUITE 200, MOON TWP PA 15108-4354 address filed with court:, ECSI, Attn Bankruptcy, 1200 Cherrington Pkwy, Ste 200, Coraopolis, PA 15108
4552940	+ Lift Fund, 2014 S Hackberry, San Antonio, TX 78210-3541
4552941	+ Mallory Campbell, 1214 Waverly Ave, Cleveland, MS 38732-4139
4552945	+ North Mill Equipment Fi, PO Box 77840, Springfield, OH 45501-7840
4552951	+ TopMark Funding, LLC, 516 Gibson Dr., Suite 160, Roseville, CA 95678-5792
4552953	United First, 299 NE 191st Street, Miami, FL 33180

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 08 2025 02:21:15	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4552923	Email/Text: bankruptcy@amuref.com	Jul 08 2025 02:17:00	AMUR, PO Box 911685, Denver, CO 80291-1685
4561068	Email/PDF: resurgentbknofications@resurgent.com	Jul 08 2025 02:21:12	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4562711	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 08 2025 02:21:12	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4552921	+ Email/Text: ally@ebn.phinsolutions.com	Jul 08 2025 02:17:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
4552922	+ Email/PDF: bncnotices@becket-lee.com	Jul 08 2025 02:21:12	American Express, P.O. Box 981537, El Paso, TX 79998-1537
4552924	Email/Text: bankruptcies.notifications@bcu.org	Jul 08 2025 02:17:00	BCU, Attn: Bankruptcy, 340 N Milwaukee Ave, Vernon Hills, IL 60061
4552926	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 08 2025 02:21:12	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
4552929	+ Email/Text: jpaige@cfgms.com	Jul 08 2025 02:17:00	CFG Merchant Solutions, 180 Maiden Lane, Floor 15, New York, NY 10038-5150

District/off: 0537-1

User: autodocke

Page 2 of 4

Date Rcvd: Jul 07, 2025

Form ID: ocnv7f13

Total Noticed: 54

4552930	+ Email/Text: BKPT@cfna.com	Jul 08 2025 02:17:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
4556964	Email/Text: BKPT@cfna.com	Jul 08 2025 02:17:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
4552927	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 02:21:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4552928	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 02:21:18	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
4563255	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2025 02:21:12	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
4552936	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 08 2025 02:17:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
4552937	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 08 2025 02:17:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
4552939	+ Email/Text: ebone.woods@usdoj.gov	Jul 08 2025 02:17:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4552938	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 08 2025 02:17:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
4552942	+ Email/Text: bankruptcy@marinerfinance.com	Jul 08 2025 02:17:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
4553005	Email/Text: BANKRUPTCY@DOR.MS.GOV	Jul 08 2025 02:17:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson MS 39225-2808
4552943	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jul 08 2025 02:21:15	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
4555966	+ Email/Text: netcreditbnc@enova.com	Jul 08 2025 02:17:00	NetCredit, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
4552944	+ Email/Text: netcreditbnc@enova.com	Jul 08 2025 02:17:00	Netcredit, Attn: Bankruptcy Dept, 175 W Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
4552946	+ Email/PDF: cbp@omf.com	Jul 08 2025 02:21:17	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
4561146	+ Email/PDF: cbp@omf.com	Jul 08 2025 02:21:15	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
4552947	+ Email/Text: BKMAIL@planethomelending.com	Jul 08 2025 02:17:00	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
4558780	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2025 02:17:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
4558942	Email/PDF: resurgentbknofications@resurgent.com	Jul 08 2025 02:21:12	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4555588	Email/Text: legalservices12@snaponcredit.com	Jul 08 2025 02:17:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
4552948	^ MEBN	Jul 08 2025 02:12:59	Snap-on Credit, Attn: Bankruptcy, 2801 80th Street, Kenosha, WI 53143-5656
4552949	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2025 02:21:17	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4552950	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 08 2025 02:21:15	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
4552952	Email/Text: bankruptcy@towerloan.com	Jul 08 2025 02:17:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232

District/off: 0537-1

User: autodocke

Page 3 of 4

Date Rcvd: Jul 07, 2025

Form ID: ocnv7f13

Total Noticed: 54

4553006	+ Email/Text: USAMSN.Bankruptcy@usdoj.gov	Jul 08 2025 02:17:00	U. S. Attorney, Northern District of Mississippi, 900 Jefferson Avenue, Oxford MS 38655-3608
4552954	^ MEBN	Jul 08 2025 02:12:33	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4558191	Email/Text: EDBKNotices@ecmc.org	Jul 08 2025 02:17:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
4552955	+ Email/Text: bkelectronicnotices@usaa.com	Jul 08 2025 02:17:00	USAA Federal, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
4555460	+ Email/Text: RASEBN@raslg.com	Jul 08 2025 02:17:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4555184	^ MEBN	Jul 08 2025 02:12:37	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
4552956	+ Email/Text: vfs.bnc.us@volvo.com	Jul 08 2025 02:17:00	Volvo Financial Servic, PO Box 7247-0236, Philadelphia, PA 19170-0001

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	SNAP ON CREDIT, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339, address filed with court:, Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
4552925	*P++	BAXTER CREDIT UNION, COLLECTION DEPARTMENT, PO BOX 8133, VERNON HILLS IL 60061-8133, address filed with court:, BCU, Attn: Bankruptcy, 340 N. Milwaukee Avenue, Vernon Hills, IL 60061

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Arnulfo U. Luciano	on behalf of Creditor Cleveland State Bank aluciano@jlpalaw.com mhankins@jlpalaw.com
Jeffrey A. Levingston	jleving@bellsouth.net MS01@ECFCBIS.com
Locke D. Barkley	Ecf_lbarkley13@barkley13.com trusteeMSNB73@ecf.epiqsystems.com

District/off: 0537-1

User: autodocke

Page 4 of 4

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Thomas C. Rollins, Jr.

on behalf of Debtor Phillip Bret Campbell trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol  
lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

U. S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 5